## IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

In re:

BERNARDO ALAMO DELGADO EDIA IRIS AYALA SANCHEZ

Debtor(s).

Case No.: 08-01128-SEK

Chapter 13

## TRUSTEE'S UNFAVORABLE REPORT ON PROPOSED POST CONFIRMATION PLAN MODIFICATION

TO THE HONORABLE COURT: NOW COMES, José R. Carrión, Chapter 13 Trustee, and very respectfully alleges and prays:

PCM: This is the Trustee's position regarding the request, under 11 U.S.C. §1329, for a post confirmation modification of a plan.

Debtor(s)' Income: Above Mediam / 60 months commitment period. Gen Unsecured Pool: \$0.00

The LIQUIDATION VALUE of the estate has been determined in \$4,000.00. R2016 STM. \$3,000.00

TOTAL ATTORNEYS FEES THRU PLAN: \$2,754.00 Fees paid: \$2,754.00 Fees Outstanding: \$0.00

With respect to the proposed (amended) Plan dated: **Aug 21, 2009.** Plan Base: \$29,900.00.

The proposed (amended) plan can not be confirmed because it has the following deficiencies:

- **FAILS DISPOSABLE INCOME TEST** [11 U.S.C. §1325(b)]:
- Debtor(s) fails to commit all future earnings / disposable income to fund the plan. [\$1322(a)(1) & \$1325(b)(1)(B)]

  As per last amended schedule J filed by on 4/10/08 docket #10, debtor reflects a Disposable Income of \$500.00 and under new proposed plan debtor is offering to pay \$200.00. Debtor must explain the reason of the decrease in monthly payments and or amend plan accordingly.

Due to the above described deficiencies in the proposed modified plan the <u>Trustee Objects to the APPROVAL</u> of the same.

**CERTIFICATE OF SERVICE**: The Chapter 13 Trustee herewith certifies that a copy of this motion has been served on the same date it is filed to: the DEBTOR(s) via regular mail, to his address of record, and her/his/their attorney, via regular mail if not a ECFS registered user, and to all Creditors and Parties in Interest, who has filed a Notice of Appearance or requested to receive notices regarding the present case, to their respective address of record.

In San Juan, Puerto Rico this <u>03<sup>rd</sup></u>, day of September of 2009.

/S/ JOSE R. CARRION

JOSE R. CARRION, CHAPTER 13 TRUSTEE P.O. Box 9023884, Old San Juan Station San Juan, PR 00902-3884 Tel. (787) 977-3535 Fax (787) 977-3550